



**UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
-----------------	-------------	----------------------	---------------------

09/634,435 08/08/00 HU

S JA999802

TM02/1003
INTERNATIONAL BUSINESS MACHINES CORP.,
IP LAW DEPT.,
8501 IBM DRIVE,
CHARLOTTE NC 28262

EXAMINER

GARG, Y

ART UNIT

PAPER NUMBER

2165

DATE MAILED:

10/03/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

09/634,435

Applicant(s)

HU, SHIANN-JONG

Examiner

Yogesh C Garg

Art Unit

2165

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on 08 August 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☐ Claim(s) 1-11 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☐ Claim(s) 1-11 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____. 6) ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 112

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claims 1-11 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

3. Claim 1-11 are rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential structural cooperative relationships of elements, such omission amounting to a gap between the necessary structural connections. See MPEP § 2172.01. The omitted structural cooperative relationships are:

With regards to system and method claims 1, and 11, the elements reciting "a basic business rule library.....; common function library...; and an application business subsystem.." do not connect to the element reciting "business platform wherein two or more selected banking processes common to the core banking business are integrated....".

Art Unit: 2165

With regards to claims 2 and 6-10, they contain similar deficiencies as in claim 1 and are therefore rejected accordingly.

With regards to claim 3-4, they contain similar deficiencies as in claim 1 and are therefore rejected accordingly. Further, the subject matter of claims 3 and 4 also omit structural cooperative relationships among the various elements, " online transaction module, database interface module.....testing driver module accounting process module.....error correcting module.

With regards to claim 5, it contains similar deficiencies as in claim 4 and is therefore rejected accordingly.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

5. Claims 1-11 are rejected under 35 U.S.C. 102(e) as being anticipated by Zeanah et al. (US Patent number 5,933,816), hereinafter, referred to as Zeanah.

With regards to claims 1 and 11, Zeanah teaches a system and a

Art Unit: 2165

method for integrating core banking business processes (col.3, line 51-col. 4, line 34, "
...*system and method delivering financial services.....coordinate communications
with the plural sessions that may occur simultaneously....*". Note: financial services in
Zeanah relate to core banking processes.), comprising:

a business platform wherein two or more selected banking processes
common to the core banking business are integrated (col.3, line 51-col. 4, line 34, "
...*system and method delivering financial services.....coordinate communications
with the plural sessions that may occur simultaneously....*". Note: financial services in
Zeanah relate to core banking processes. Also see col.4, lines 55-58, "*It is also an
object of the present invention to provide a delivery system and method that provide a
common application base for all remote devices*"), including at least one database for
sharing data between said core banking business processes to provide said system
with customer and business information (col. 13, line 64-col.14, line 2, "... *The legacy
app bridge component 84 [in FIG.2] translates data between customer and business
services objects in the delivery system 12 in the form that data is stored in the legacy
applications* ", col.17, lines 58-60, "...*The rule broker.....into rules databases...*",
col.18, line 10-34, "*phrase repository.....global repository.....*");

a basic business rule library comprising two or more basic business
operations to be implemented (col.3, lines 51-67, "...*Through the remote device, a
customer or employee of a financial institution can select a mini-app dialog component
to perform a function.....the mini-app dialog component collects information...and*

Art Unit: 2165

instantiates a transaction executor component to carry out the function....." . Note: In Zeanah mini-app dialog relates to business rule). Also see col.23, line 40-col.24, line 3, " *A fundamental advantage of the delivery system 12 is the independence of one mini-app dialog component 83 from another.....a mini-app dialog component 83 may include an executable (.EXE)including the transaction executor component.....includes a rule engine file per rule...and a rule database file per rule that supplies any needed data to support mini-app specific rule authorities"*, and col.13, lines 13-63.);

a common function library comprising at least one common function program called by said basic business operations (col.14, line 42-col.15, line 10, " *....In some cases, more than one transaction executor component 91 may be associated with a give business function. Some examples of typical transaction executor components 91 are profile transaction component, scam transaction component, withdrawal component, deposit component, transfer component....."* . Note: element 91-TXN EXECUTOR-in FIG.2 refers to common function); and

an application business subsystem comprising a combination of said basic business operations (col. 11, 27-col.14, 41, " *F. Dialog Services Set 80 is responsible for the semantic content and interaction with the customer and for initiating transactions on the customer's behalf....."* Note: In Zeanah Dialog Services Set 80 relates to application business subsystem.).

With regards to claim 2, Zeanah discloses that core banking processes

Art Unit: 2165

comprise at least one of current deposit, fixed deposit, loan, settlement, credit card/deposit card, accounting, electronic remittance, clearance, or account book processes (col.12, line 8, " *account component 115* ", col. 14, lines 49-54, "...withdrawal component, deposit component, transfer component, transaction journal component.....").

With regards to claims 3-5, Zeanah discloses that said business platform comprises: an online transaction module (col.7, lines 5-9, "*For Internet sessions with the delivery system 12*"); a database interface module; an online batch process module; an online report module (abstract, " *A delivery system and method allow a financial institution to provide a financial services to a plurality of remote devices.....Internet access, on-line service provider access.....The system and method provide state-of-the art interfaces with interface components and support legacy applications..*". Note: In financial services system including banking and brokerage services batch processing and providing reports are well known.); an external interface module (col.15, lines 11-16, " *The external service provider interface services set 100....*"); and a testing driver module (col.9, lines 35-36, " *and a test-manager component 78*" and col.11, lines 12-26), an accounting process module (col.12, line 8, " *account component 115*"); an error correcting module (col.11, lines 62-65, "... The welcome mat component 81 handles retries if errors occur...", and col.14, lines 61-62, " *If the data is missing, the transaction executor component 91 immediately returns error* ",) and said accounting process module comprises an accounting server coupled to a

Art Unit: 2165

fixed interface for performing selected transactions (col. 17, lines 19-35, "*The account component 115 contains information and can answer questions about a particular account.....with the account details and rules....supports query of account informationupdate of account information.....has information on the functional privileges and limitations...also information on associated link accounts*").

With regards to claim 6, Zeanah further teaches that basic business rule library includes means for initiating a first business operation and means for transferring data from said first business operation to selected other business operations (col.13, lines 13-63, "...The mini-app dialog component 83 may comprise several different mini-app dialog components 83 with different dialog stylesmay support different modes of the customer entering information.....A mini-app dialog component 83 may, for instance, use separate mini-app dialog subcomponents 83 to do some parts of the dialog that may be common to several business functions, such as PIN entry, account resolution, and entering currency amount ". Note: as indicated above, mini-dialog component in Zeanah relates to business rule.)

With regards to claim 7, Zeanah discloses that the system further comprises first generator means for creating data layout and memory tables for said system (col.7, lines 24-60, " The presentation manager component 52 is responsible for mapping a canonical representation of information on pages into a specific style layout.....same

Art Unit: 2165

application can have different presentation styles...". In Zeanah, presentation manager relates to first generator.)

With regards to claim 8, Zeanah further discloses comprising a data dictionary for providing input data to said generator means (col. 13, lines 39-48, " *The mini-amp dialog component 83 uses a language man component 122 within the business services set 120 to do translation of phrases into target languages for display or print.....*" and col.17, line 61-col.18, line 38. Note: language man component 122 relates to data dictionary. Also refer to col.25, lines 13-15, " ..formatted messages that can be defined in an AGZ data dictionary.....").

With regards to claim 9, Zeanah discloses that the system of claim 8, further comprises: second generator means for creating accounting process tables (element E35, FIG. 5D, " Account components instantiated",); third generator means for providing database access and fourth generator means for providing file access (col.6, line 39-col.7, line 8, "*The touch point and display component 31 is responsible for managing the link/session level protocols with an application server on the remote device.....For Internet sessions with the delivery system 12, the touch point and display component 31 preferably comprises a web browser that handles protocols as TCP/IP, HTTPS.....FTP....*"); and fifth generator means for creating reports (element E38, FIG.5D, " Presentation Manager Formats Screen Display", and col.7, line 24-col.8, line 26, " The presentation manager component 52 is responsible fora canonical

Art Unit: 2165

representation of information on pages into a specific style layout.....The peripheral devices include ,.....screen display, form printer...).

With regards to claim 10, Zeanah discloses that the system of claim 1, further comprising at least one program framework means for providing the program structure and common process and common data definitions for said business operations, wherein a template is provided for the integration of said business operations (col. 29, line-1-col.30, line 8, " *The delivery system 12 ...provides a common application base for customer activated applications for all remote devices The delivery system 12 supports convergence to base set of re-useable global applications*". Note: common application base in Zeanah relates to program framework providing program structure. " ...The delivery system 12 uses prefabricated components and templates ..").

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

i) US Patent number 6, 070, 152 to Carey et al., "Framework for business applications providing financial integration". The present invention relates to a method of developing a software system using Object Oriented Technology and frameworks for developing a business application comprising a using non-financial component integration base class, a target financial component integration base class, and a

Art Unit: 2165

generic data conversion engine. The present invention is applicable in the technical field of application development of software systems, e.g. for a business application as Financial.

ii). US Patent number 6, 041,312 to Bickerton et al., " Object oriented technology framework for accounts receivable and accounts payable". An object oriented framework provides a set of objects that perform account management functioning and permits a framework user to add extensions to the framework for specific processing features, thereby producing an account management application program for managing the financial accounts of a company, including accounts receivable and accounts payable.

iii). US Patent number 5,920,848 A to Schutzer et al. " Method and system for using intelligent agents for financial transactions, services, accounting, and advice ".The present invention relates to the use of computerized intelligent agents to facilitate the integration of networked performance of financial transactions with computerized methods of financial accounting. This invention permits the automated performance on-line of a wide variety of financial transactions and integrates these transactions with computerized financial accounting.

iv). US Patent number 5890140 A to Clark et al., " System for communicating with an electronic delivery system that integrates global financial services ". A system for communicating with a global electronic delivery system that integrates a plurality of financial services provided at different geographical locations and in different time

Art Unit: 2165

zones, and delivery such services directly to a customer facility at any time requested by the customer.

v) Kistner, Toni, " Will Banks embrace Microsoft's Integration Tool?", Bank Technology News, pNA, Feb 1999, This document states that Banks will be able to integrate and add customer delivery channels more quickly and cheaply by using DNAs than comparable solutions from Sun or IBM while protecting banks' investments in mainframe and Unix backend systems.

vi) JP 08235239A to Sumitomo Metal Ind Ltd[SUMQ], " Rule based production appts used in automatic modeling appts with CAD/CG functions-is furnished with knowledge relating part to combine various input data and modulate them into consistent knowledge block".

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yogesh C Garg whose telephone number is 703-306-0252. The examiner can normally be reached on M-F(8:30-4:00).


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn W Coggins can be reached on 703-308-1344. The fax phone numbers for the organization where this application or proceeding is assigned are 703-308-1396 for regular communications and 703-308-1396 for After Final communications.

Art Unit: 2165

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

Yogesh C Garg
Examiner
Art Unit 2165

September 28, 2001



WYNN COGGINS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100